

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ortise Hardnett
 Charlene Jordan Hardnett
 Debtors

Case No. 18-13307-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db/jdb	+Ortise Hardnett, Charlene Jordan Hardnett, 530 Wales Rd, Havertown, PA 19083-4515
cr	+Credit Acceptance Corporation, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14176324	+PENNSYLVANIA HOUSING FINANCE AGENCY, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
14125058	+PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov May 01 2019 02:48:39 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 01 2019 02:48:22 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 01 2019 02:48:33 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com May 01 2019 02:52:25 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 01 2019 03:03:33 Orion (Met-Ed), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14171341	+E-mail/Text: blegal@phfa.org May 01 2019 02:48:28 PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14108876	+E-mail/Text: blegal@phfa.org May 01 2019 02:48:28 Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

JOHN L. MCCLAIN	on behalf of Debtor Ortise Hardnett	aaamccclain@aol.com, edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Charlene Jordan Hardnett	aaamccclain@aol.com, edpabankcourt@aol.com
LEON P. HALLER	on behalf of Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ	on behalf of Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY bkggroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com,	philaecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor	Credit Acceptance Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Ortise Hardnett Charlene Jordan Hardnett <u>Debtors</u>	CHAPTER 13
PENNSYLVANIA HOUSING FINANCE AGENCY <u>Movant</u>	NO. 18-13307 ELF
vs.	
Ortise Hardnett Charlene Jordan Hardnett <u>Debtors</u>	11 U.S.C. Section 362
William C. Miller Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$6,760.34**, which breaks down as follows;

Post-Petition Payments:	February 2019 to April 2019 at \$1,878.00/month
Late Charges:	February 2019 to March 2019 at \$47.67/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$6,760.34

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on May 1, 2019 and continuing through January 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,878.00** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$751.15 from May 2019 to December 2019 and \$751.14 for January 2020** towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY
211 North Front Street
P.O. Box 15057
Harrisburg, Pennsylvania 17105

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

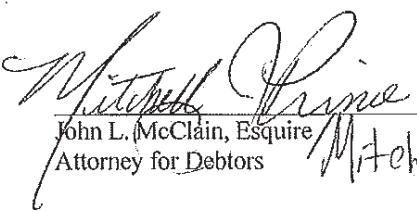
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 10, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 4/17/19


John L. McClain, Esquire
Attorney for Debtors

Mitchell J. Prince, Esq.

4/26/19
Date: _____

William C. Miller
William C. Miller, Esquire
Chapter 13 Trustee
NO OBJECTION
*without prejudice to any
trustee rights or remedies

ORDER

Approved by the Court this 30th day of April, 2019. However, the court
retains discretion regarding entry of any further order.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE